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1. I would highly advise her to get renters insurance to cover her furnishings. Though the building itself is covered by the landlord’s insurance, her valuable furnishings inside her apartment are not covered. If she had renters insurance, all of her possessions inside her apartment would be covered if the pipes were to burst again.
2. There are many forms of insurance for him to consider. He could get basic coverage which would just cover the bare minimum. This would cover the typical damages that occur to houses. There is also broad form, which would include all of Basic, and a little more. This would also cover more expensive damage. Special Form coverage is all risk coverage on dwelling itself. The best would be Comprehensive. Though the most expensive, the dwelling is covered along with the contents of it. I would recommend broad form.

5. I would recommend to Luis to get comprehensive coverage. Because he is not going to find cheap rates anyway, he might as well get a policy that would protect him the best because it is likely for a nineteen year old to get into an accident. With that coverage, he wouldn’t have to worry about paying if he were to get into an accident because the cost to fix his car would be much higher than his cost in premiums. Luis is going to hacv3 to pay a lot so he might as well get comprehensive.